



*The County of Orange* | **Employee Benefits**

# 2006 New Employee Benefits Orientation

**Human Resources  
Employee Benefits Division**

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# Employee Benefits Overview

- ▶ Enrollment Process.
- ▶ Health Insurance Programs.
- ▶ Effective Date of Coverage.
- ▶ County Employee Married to  
▶ County Employee.
- ▶ Leave of Absence & Health Insurance Coverage.
- ▶ DCRA/HCRA.
- ▶ Employee Assistance Program.
- ▶ 457 Defined Contribution Plan.
- ▶ Q&A.

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# 2006 ENROLLMENT PROCESS

- ▶ To begin the process, your Agency will take your new hire information and input it into the County system.
- ▶ The County then sends an electronic file every two weeks to the Benefits Center.
- ▶ The Benefits Center is your centralized resource for enrollment and benefit information.
- ▶ The Benefits Center takes that incoming information and generates new hire packages to be mailed.
- ▶ Your New Hire package will be mailed to you at your home address.

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# 2006 ENROLLMENT PROCESS

- ▶ In your package, you will be given all the information needed to make your elections including your Personal Identification Number (PIN).
- ▶ Your PIN is what allows you the ability to either go online via the Benefits Center Website or to call the Benefits Resource Line and speak to.
- ▶ A Benefits Specialist to assist you in making those elections or to provide you benefits information.

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# 2006 ENROLLMENT PROCESS

- ▶ You have 30 days from the date on your Benefits Enrollment Summary to make your elections.
- ▶ If you fail to make your elections within the given time period, you will be defaulted into a designated health plan for yourself only coverage.

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# Click: To Enroll Online

[www.benefitsweb.com/countyoforange.html](http://www.benefitsweb.com/countyoforange.html)

**24 hours a day, 7 days a week**

▶ 30 days for the date on your New Hire package

▶ Go to the Benefits Center Web Site from any computer with Internet access, at home or at work

▶ Type the Web Site address into your Web browser and press "Enter" on your keyboard

p a t h w a y s | The County of Orange | Employee Benefits

## Pathways to Your Benefits

**Welcome to the Site...**

If you do not know your Personal Identification Number (PIN) and would like to request a PIN reminder, please enter your Social Security number and press the **"Request Your PIN"** button. A *PIN Reminder Letter* will be sent to your mailing address.

If you need assistance, you can call the County of Orange Benefits Resource Line at 1-866-325-2345 and follow the instructions to speak with a Benefits Specialist. Benefits Specialists are available Monday through Friday, 7:30 a.m. to 5:30 p.m., Pacific Time, except on holidays.

You may bookmark this page, or add it to your list of favorites. All other pages in this site are subject to change and should not be bookmarked or added to your list of favorites.

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**Login**

Please enter your Social Security Number and PIN to access your personal benefit information.

SSN:

PIN:

[Forgot Your PIN?](#)

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# Click: To Enroll Online

- ▶ After you save and SUBMITTED your changes, your Benefits Confirmation Statement will appear on your screen
  - ▶ Review your benefit elections for 2006
  - ▶ Print a copy for your records
- ▶ You will also receive a Benefits Confirmation Statement by mail within 7 to 10 days

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# Forgot Your PIN?

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Pathways

The County of Orange | Employee Benefits



## Pathways to Your Benefits



### Welcome to the Site...

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**NOTE:** Any unauthorized use or access to the pages, or the computer systems on which the pages and information to be displayed reside, is strictly prohibited and may be a criminal violation. Your use of this Web site is governed by and conditioned on your acceptance of the terms of use referenced herein (a link to read the Terms of Use is provided below) and such other terms and conditions as may be contained in this Web site. Your use of this Web site constitutes your agreement to the terms of use and all such additional terms and conditions.

### Login

Please enter your Social Security Number and PIN to access your personal benefit information.

SSN:

PIN:

Login

Clear



[Forgot Your PIN?](#)





# Forgot Your PIN?

Pathways


p a t h w a y s ▶ ▶ ▶ ▶		The County of Orange   Employee Benefits	
			
<b>Welcome to the Site...</b>		<b>Login</b>	
<p>If you do not know your Personal Identification Number (PIN) and would like to request a PIN reminder, please enter your Social Security number and press the <b>"Request Your PIN"</b> button. A <i>PIN Reminder Letter</i> will be sent to your mailing address.</p> <p>If you need assistance, you can call the County of Orange Benefits Resource Line at 1-866-325-2345 and follow the instructions to speak with a Benefits Specialist. Benefits Specialists are available Monday through Friday, 7:30 a.m. to 5:30 p.m., Pacific Time, except on holidays.</p> <p>You may bookmark this page, or add it to your list of favorites. All other pages in this site are subject to change and should not be bookmarked or added to your list of favorites.</p> <p><small>NOTE: Any unauthorized use or access to the pages, or the computer systems on which the pages and information to be displayed reside, is strictly prohibited and may be a criminal violation. Your use of this Web site is governed by and conditioned on your acceptance of the terms of use referenced herein (a link to read the Terms of Use is provided below) and such other terms and conditions as may be contained in this Web site. Your use of this Web site constitutes your agreement to the terms of use and all such additional terms and conditions.</small></p>		<p><b>"Forgot Your PIN?"</b> You must enter a Social Security Number (SSN) before making a choice below.</p> <p><b>Enter SSN</b> <input type="text"/></p> <hr/> <p><a href="#">Answer Challenge Questions</a></p> <p><a href="#">Mail a PIN Reminder</a></p> <p><a href="#">Return to Login Page</a></p>	
Copyrighted © 2005   <a href="#">Terms of Use</a>		<a href="#">Privacy Policy</a>   <a href="#">System Requirements</a>	



# More Information

p a t h w a y s ► ► ► [Home](#) | [FAQs](#) | [Documents & Forms](#) | [Contact Us](#) | [Inbox](#) | [Log Out](#) Search **GO**

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## Pathways to Your Benefits

The County of Orange | Employee Benefits

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Personal InformationHealth & WelfareWork/Life Events

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XXX-XX-6028October 21, 2005

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[Home](#) > [Personal Information](#)

Personal Data

Address Information

Covered Dependents

Login and Site Preferences

Communication Preferences



**Personal Data**  
Review your personal data currently on file.

**Address Information**  
Access and manage your address information.

**Covered Dependents**  
Review your approved covered dependents and the coverages in which they are currently enrolled.

**Login and Site Preferences**  
Indicate your preferences for accessing and using this site, including changing your PIN and registering for the "Forgot Your PIN?" feature.

**Communication Preferences**  
Register or update your e-mail communication preferences.

**Learn More**

[Manage your Health & Welfare benefits](#)

**I want to ...**

[Register now for 'Forgot Your PIN?' which allows access to this site in case you forget your PIN.](#)

[The County's Human Resources website](#)

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## Pathways to Your Benefits

The County of Orange | Employee Benefits

**Personal Information** **Health & Welfare** **Work/Life Events**

XXX-XX-6028 October 21, 2005


[Home](#) > [Health & Welfare](#)

Coverage Details

Change Coverage

Planning Tools

Resource Materials



[Open Enrollment](#)  
Status: Incomplete  
Event Date: Jan 1, 2006  
Enrollment Deadline: Nov 28, 2005  
(39 days remaining)

**Learn More**  
[When can I make changes to current coverage?](#)  
[What calculators and tools are available to me?](#)  
[Need to speak with a Benefits Specialist?](#)

**I want to ...**

- [Review Plan Guidelines](#)
- [Compare available health plans](#)
- [Download and print claim forms and other benefit forms](#)
- [Find a plan administrator to determine if a provider is in my network](#)
- [Find contact information for plan administrators and other groups](#)

**Coverage Overview**

Benefit	Your Current Choices	Effective Date	Your Bi-weekly Cost/(Credit)	
			Before-Tax	After-Tax
Health Plan	Premier Wellwise PPO , Yourself Only	01/01/2005	\$15.70	\$0.00
Health Care Reimbursement Account	No Coverage , \$0.00 Annual	01/01/2005		
Dependent Care Reimbursement Account	No Coverage , \$0.00 Annual	01/01/2005		
1% Retiree Medical Contribution Plan	Covered	01/01/2005		
Your Total Bi-weekly Cost/(Credit)			\$15.70	\$0.00

**Understanding Your Health and Welfare Benefits**

The Health and Welfare Benefits program provides you and your eligible dependents with a broad range of coverages.


During Open Enrollment, you will have the opportunity to make changes to your benefits for the upcoming plan year.



# Work/Life Events

pathways ► ► ► [Home](#) | [FAQs](#) | [Documents & Forms](#) | [Contact Us](#) | [Inbox](#) | [Log Out](#)

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## Pathways to Your Benefits

The County of Orange | Employee Benefits

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[Personal Information](#) | [Health & Welfare](#) | [Work/Life Events](#)

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**XXX-XX-6028** October 21, 2005

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[Home](#) > [Work/Life Events](#)

[Report & Manage an Event](#)

[FAQs](#)



**I want to ...**

- [Review Plan Guidelines](#)
- [Download and print claims forms and other benefit forms](#)
- [Information about a health plan's services and costs, such as coinsurance and annual deductibles is available in the Health Plan Comparison Chart](#)
- [Make sure my address is up-to-date](#)

### Understanding Work/Life Events

A qualifying work or life event may provide you the opportunity to make certain changes to your benefit elections.

Depending on the event, you may be eligible to change your benefit elections and you may also want to update or enroll in the 457 Deferred Compensation Plan and other savings plans. Life or work events may also be a good time to evaluate the beneficiary designations for your life and/or Accidental Death and Dismemberment insurance proceeds.

Decisions about your benefit plans require careful consideration.

You can use this site to:

- [Preview](#) changes before reporting a change.
- [Change your benefits](#)
- Find answers to [frequently asked questions](#)

### Open Events Summary

[Open Enrollment](#)  
Status: Incomplete  
Event Date: Jan 1, 2006  
Enrollment Deadline: Nov 28, 2005  
(39 days remaining)

### Learn More

- [What is a qualifying life event?](#)
- [Dependents, who is eligible?](#)
- [What are the qualifications for a Domestic Partnership?](#)
- [What is the basis for a Domestic Partner Tax Status?](#)
- [How do I find out about my supplemental benefits such as life, disability and vision?](#)

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# More Information

Access Your Plans...



**Health & Welfare**

The County of Orange provides you and your eligible dependents with a broad range of health and welfare benefits. Find out more about plans and providers, and review your benefit options, costs, elections and coverages.



**Work/Life Events**

Significant events in your life, like having a baby, getting married, or retiring, may require changes to your benefits. Learn more about work/life events and model and change your benefit elections to reflect a current or future event.

Additional & Useful Site Information...

**Other Resources**

[Documents & Forms](#) contains forms, fact sheets and other important information.

Access your personal data and change your site preferences in [Personal Information](#)

**Helpful Information**

Consult the [FAQs](#) for answers to frequently asked questions.

Use [Contact Us](#) to ask the Benefits Center specific questions.

- [Register now for "Forgot Your PIN?"](#) which allows instant access in case you forget your PIN.
- **Open Enrollment is Tuesday, November 1 through Monday, November 28, 2005. During this period you have the opportunity to make your 2006 benefit elections.**
- Open Enrollment closes in 10 days. Be sure to review your 2006 Automatic Benefits Coverage to ensure you have the coverage you want for 2006. All changes must be made by November 28, 2005.
- **Welcome to your updated Benefits Center Web site! Now it's easier than ever to manage your benefits information. Take a few minutes and explore the new site today!**
- [Need to adjust your screen size?](#) [Click here.](#)

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# Healthcare Advisor™

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## Pathways to Your Benefits

The County of Orange | Employee Benefits

[Start](#) | [Health Topics](#) | [Hospitals](#) | [Tools & Resources](#) | [Exit](#)

### Health Topics

**Decision Guide** - If you would like to learn how you can be guided through a decision process for a Health Topic, click [here](#).

**Choose a Health Topic Area to view available Health Topics:**

- Accidents and Injuries
- Adolescent Health
- Allergies and Asthma
- Bone, Joint and Muscle
- Brain and Nervous System
- Cancer
- Children's Health (Pediatrics)
- Diabetes
- Digestive/Gastroenterology
- Ear, Nose and Throat
- Endocrine, Nutritional and Metabolic
- Eye
- Geriatric (Senior) Health
- Gynecology (Female Reproductive System)
- Heart and Circulatory System
- Kidney and Urinary Tract
- Maternal and Childbirth
- Men's Health
- Respiratory, Pulmonary and Lung
- Skin/Dermatology
- Transplants

### Search the Healthcare Advisor™

Search the Healthcare Advisor™ for a wealth of resources to help you make better health care decisions.

### Hospitals

**Find and Compare Hospitals**  
Search for hospitals in your area. Research their experience with specific Procedures or other Types of Care.

### Tools & Resources

**Questions to Ask Your Doctor**  
Be prepared to discuss your situation with your healthcare provider.

**Questions to Ask Your Insurance Company**  
Get a list of questions to discuss with your benefits provider.

**Medical Encyclopedia**  
Research articles from a large illustrated medical encyclopedia. Use the Search function or browse the Medical Encyclopedia.

**Links and Resources**  
Links to other resources, including useful web sites, organized by Healthcare Topic.




# Select-a-Plan Tool

pathways to your health plan

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Select-a-Plan

 Pathways to Your Benefits

The County of Orange | Employee Benefits

EXIT

Select-a-Plan is an Internet-based tool to help you make informed enrollment decisions based on personalized preferences about your health care benefits. Please select a tool below to get started.

This site features several tools to help you make a better health plan choice. Although Select-a-Plan can be helpful in assisting you in making a fully informed health plan decision, it is offered by the County of Orange only as one of many considerations in your decision-making process. Please refer to Section [Legal](#) for further information. Please click on the blue underlined title below to access the tool or tools you wish to use.

### Site Features

Site Tools

**Preference Module** > [Use This Tool](#)

A three-step process that matches your personal preferences to your health plans.

**Medical Cost Calculator** > [Use This Tool](#)

An exercise that allows you to estimate your potential out-of-pocket costs for your health plans.

**Comparison Module** > [Use This Tool](#)

A side-by-side comparison of health plan details including cost, access, benefits, and service information.

[Glossary](#) | [Q&As](#) | [Help](#) | [Site Evaluation](#) | [Privacy](#) | [Legal](#) | [About Asparity](#)

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2006 New Hire Presentation




# Select-a-Plan Tool

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Select-a-Plan

 Pathways to Your Benefits

Decision Center » Preference Module

The County of Orange | Employee Benefits

Modeled Coverage Level: Yourself Only

 EXIT

Preference Module

Overview | Select Coverage Level | **Select Attributes** | Importance of Difference | Tradeoffs | Results

### Attribute Selection

Please check which of the following attributes (characteristics) are important to you when making a health plan choice. You may select as many as you would like (the more you select, the longer the exercise will take). There must be at least four (4) attributes checked for the tool to work.

Click on any attribute to see its definition.

☐ **Cost**

☐ [Per pay period contribution](#)

☐ [Annual deductible](#)

☐ [Annual out-of-pocket maximum on all expenses](#)

☐ [Inpatient hospitalization](#)

☐ [Initial inpatient hospitalization treatment cost](#)☐ [Inpatient hospital services coverage](#)

☐ [Your cost per emergency room visit](#)

☐ [Outpatient surgery](#)

☐ [Initial outpatient surgery services cost](#)☐ [Outpatient surgery services coverage](#)

☐ [Your cost per doctor's office visit](#)

☐ [Your cost per specialist visit](#)

☐ [Retail prescription drugs](#)

☐ [Your cost per retail brand name prescription](#)☐ [Your cost per retail generic prescription](#)

☐ **Access**

☐ [Covered benefits are available outside the plan's provider network](#)

☐ [Ability to self-refer to a specialist](#)

☐ [PCP selection required in advance of receiving care](#)

☐ **Covered Benefits**

☐ [Routine physical checkups](#)

☐ [Vision care coverage by the health plan](#)

☐ [Coverage of alternative therapies](#)

Your results will only be as good as the accuracy of your responses. Be sure to choose all the attributes that are important to you.






# Select-a-Plan Tool

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Select-a-Plan

 Pathways to Your Benefits

The County of Orange | Employee Benefits

Decision Center » Medical Cost Calculator

Modeled Coverage Level: Yourself Only

EXIT

Medical Cost Calculator

Overview | Select Coverage Level | Estimate Usage | Results

### Estimate Use

Select the number of times you expect to incur charges for each of the items below during the plan year. Complete this process for yourself and each of your dependents.

To change the number of dependents, click on the tab at the top of the estimation table.

Individual to Estimate:  
Self

Type of Medical Service	Estimated Cost	Estimate Use: Self	Subtotal Cost of Services Self	All Individuals
<b>Routine Services</b>				
<a href="#">Office visit for established patient</a>	<input type="checkbox"/> \$ 66	<input type="text" value="0"/>	\$0	\$0
<a href="#">Specialist visit</a>	<input type="checkbox"/> \$ 96	<input type="text" value="0"/>	\$0	\$0
<a href="#">X-ray</a>	<input type="checkbox"/> \$ 67	<input type="text" value="0"/>	\$0	\$0
<a href="#">Lab</a>	<input type="checkbox"/> \$ 45	<input type="text" value="0"/>	\$0	\$0
<b>Preventive Services</b>				
<a href="#">Routine physical exam</a>	<input type="checkbox"/> \$ 133	<input type="text" value="0"/>	\$0	\$0
<b>Non-Routine Services</b>				
<a href="#">Emergency room visit</a>	<input type="checkbox"/> \$ 93	<input type="text" value="0"/>	\$0	\$0
<a href="#">Inpatient hospitalization</a>	<input type="checkbox"/> \$ 17651	<input type="text" value="0"/>	\$0	\$0
<a href="#">Outpatient surgery</a>	<input type="checkbox"/> \$ 2224	<input type="text" value="0"/>	\$0	\$0
<b>Prescription Drugs</b>				
<a href="#">Retail prescription drug (brand, 30 day)</a>	<input type="checkbox"/> \$ 65	<input type="text" value="0"/>	\$0	\$0
<a href="#">Retail prescription drug (generic, 30 day)</a>	<input type="checkbox"/> \$ 20	<input type="text" value="0"/>	\$0	\$0
<div>Add / Remove Medical Services</div> <div>Reset to Defaults</div> <div>Reset to Zero</div>				
Estimated Total Cost for Services			\$0	\$0




# Select-a-Plan Tool

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Select-a-Plan

 Pathways to Your Benefits

Decision Center » Comparison Module

The County of Orange | Employee Benefits

Modeled Coverage Level: Yourself Only

 EXIT

Overview | Select Coverage Level | **Select Plans** | Select Attributes | Results

### Select health plans for Comparison

To look at plan details for a single health plan, simply click on "View Details" below the plan's name. In addition, you may compare the plans' details side-by-side by selecting the check box next to each plan and then pressing the "Next" button.

<input type="checkbox"/> <b>CIGNA Private Practice HMO</b> Select <a href="#">View Details</a>   <a href="#">Web Site</a> Phone: 800-244-6224	Preference Score not yet determined Calculator Out-of-Pocket Cost not yet determined
<input type="checkbox"/> <b>Kaiser Permanente HMO</b> Select <a href="#">View Details</a>   <a href="#">Web Site</a> Phone: 800-464-4000	Preference Score not yet determined Calculator Out-of-Pocket Cost not yet determined
<input type="checkbox"/> <b>Premier Sharewell PPO</b> Select <a href="#">View Details</a>   <a href="#">Web Site</a> Phone: 800-908-9185	Preference Score not yet determined Calculator Out-of-Pocket Cost not yet determined
<input type="checkbox"/> <b>Premier Wellwise PPO</b> Select <a href="#">View Details</a>   <a href="#">Web Site</a> Phone: 800-908-9185	Preference Score not yet determined Calculator Out-of-Pocket Cost not yet determined



# HCRA/DCRA Calculator

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[Home](#) > [Health & Welfare](#) > [Planning Tools](#) > [Calculate Reimbursement Account Needs](#)

Coverage Details

Change Coverage

Planning Tools

• Compare/Evaluate Health Plans

• Research Medical Conditions & Find a Hospital

• Calculate Life Insurance Needs

• Calculate Reimbursement Account Needs

Resource Materials

See Also ...

[Review Plan Guidelines](#)

[Download and print claims forms and other benefit forms](#)

[Information about a health plan's services and costs, such as coinsurance and annual deductibles is available in the Health Plan Comparison Chart](#)

## Calculate Reimbursement Account Needs

[Printer Friendly Version](#) | [Page Help](#)

You may be able to access one or two separate reimbursement accounts:

- The **Health Care Reimbursement Account** covers certain eligible health care expenses for yourself, your spouse, and your eligible children.
- The **Dependent Care Reimbursement Account** can only be used to reimburse certain qualified dependent care expenses.

This tool allows you to estimate the amount you should contribute to each one and the annual tax savings you would realize by using a flexible spending account to pay for out-of-pocket health care or dependent care expenses with pre-tax dollars.

### Instructions

- Review "What You Should Know"
- Enter your annual wages.
- Select your tax filing status.
- Enter your estimated annual out-of-pocket health care expenses.
- Enter your estimated annual out-of-pocket dependent care expenses.
- To clear your entries, click **Clear**.
- Click **Calculate**.

**Income**

Employee Wages:

Tax Filing Status: 

--Select Filing Status--

**Estimated Health Care Expenses**

Medical Care:

Prescription Drugs:

Allowable Over-the-Counter Medicines and Drugs:

**Learn More**

[How can I calculate my Reimbursement Account Amounts?](#)

[How does a Health Care Reimbursement Account work?](#)

[How does a Dependent Care Reimbursement Account work?](#)

[Need to speak with a Benefits Specialist?](#)



# Life Insurance Calculator

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[Home](#) > [Health & Welfare](#) > [Planning Tools](#) > [Calculate Life Insurance Needs](#)

**Coverage Details**

**Change Coverage**

**Planning Tools**

- [Compare/Evaluate Health Plans](#)

- [Research Medical Conditions & Find a Hospital](#)

- **Calculate Life Insurance Needs**

- [Calculate Reimbursement Account Needs](#)

**Resource Materials**

**See Also ...**

[Review Plan Guidelines](#)

## Calculate Life Insurance Needs

 [Printer Friendly Version](#) |  [Page Help](#)

This tool estimates how much life insurance coverage your family would need to cover future expenses in the event of your death.

### Instructions

- Review [Important Things To Consider](#).
- Enter your current assets.
- Enter your current debts.
- Enter estimates of your family's future income (in the event of your death) and number of years you expect each income source to be available.
- Enter estimates of your family's future expenses and the number of years you expect each expense to remain at this level.
- To clear your entries, click "**Clear**".
- Click "**Calculate**".

**Learn More**

[How do I find out about my supplemental benefits such as life, disability and vision?](#)

Current Assets	
<a href="#">Investment Assets:</a>	<input type="text" value="0"/>
<a href="#">Liquid Assets:</a>	<input type="text" value="0"/>
<a href="#">Existing Life Insurance Coverage:</a>	<input type="text" value="0"/>
<b>Total Assets:</b>	<input type="text" value="0"/>

Current Debts	
Outstanding Mortgage Balance:	<input type="text" value="0"/>
Outstanding Loans:	<input type="text" value="0"/>
<a href="#">Expenses Incurred at Death:</a>	<input type="text" value="0"/>



# Call: To Enroll by Phone

**Weekdays, 7:30 a.m. to 5:30 p.m.**



- ▶ **30 days fro the date of your New Hire package**
- ▶ Use a touch-tone phone to access the Benefits Resource Line
  - ▷ You'll be prompted to enter your Social Security number and PIN
    - If you do not have your PIN, press \* \* 0 to reach a Benefits Specialist
  - ▷ From the Benefits Selection Menu, you'll hear a list of options

**Dial 1-866-325-2345, toll-free**



# Call: 1-866-325-2345 for Information



- ▶ Use the automated phone system any time 24 hours a day, 7 days a week to
  - ▷ Review your elections
  - ▷ Change your PIN
  - ▷ Request forms
- ▶ Ask a Benefits Specialist for help (weekdays, 7:30 a.m. to 5:30 p.m., PST) if
  - ▷ Take your elections
  - ▷ You have questions about your benefits



## How To Choose Your Benefits

- ▶ Review all the information carefully.
- ▶ Request additional information (Health plan documents), by visiting the Benefit Center Website at [www.benefitsweb.com/countyoforange.html](http://www.benefitsweb.com/countyoforange.html) or calling the toll free Resource Line at 1-866-325-2345.
- ▶ Call the Health Plan Member Services Department with additional questions.
- ▶ Understand that different benefits are offered to different job classifications. Know what classification you are!
- ▶ Ask Questions.

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## Health Plan Rate Structure

- ▶ 2006 Health Premiums for Full-time Employees — Employee-only Coverage
  - ▷ County pays 95% of cost
  - ▷ Employees pay 5% of cost
- ▶ Rates in effect until end of Plan Year (January 1 - December 31).

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## Health Plan Types

- ▶ 2 Preferred Provider Organization Plans. (PPO)
  - ▷ Premier Wellwise PPO
  - ▷ Premier Sharewell PPO
- ▶ 2 Health Maintenance Organizations Plans. (HMO)
  - ▷ CIGNA HMO
  - ▷ Kaiser HMO
- ▶ See Benefits Enrollment Guide for more information.



## PPO Plan Features

- ▶ **Freedom of Choice.**

- ▶ “In-Network”- PacifiCare Signature Options Network (90% / 10%).

- ▶ In-Network Providers can be verified by calling PacifiCare Health Plan Administrators at 1-800-908-9185 or logging on the their Website at [www.pacificare.com/ocppo](http://www.pacificare.com/ocppo), click on doctor directory.

- ▶ “Out-of-Network” (80% / 20%).

- ▶ **Plan Document** describes plan coverage, exclusions and limitations.

- ▶ **Pre-existing Condition** Exclusions Apply.

- ▶ Prescription Drug Program.

- ▶ Calendar year deductibles apply.

- ▶ Lifetime maximums.

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## PPO Plan Features

- ▶ Required to Submit Claim Forms for Reimbursement of Medical Expenses.
- ▶ Pre-certification Review Required for Scheduled Hospitalizations/Penalty Applies.
- ▶ Self-Insured Plans.

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# PPO Plan Features

## ▶ **PacifiCare Health Plan Administrators**- Claims Administrator:

- ▷ Pay benefits according to Plan Document.
- ▷ Issue EOBs and ID Cards.
- ▷ Provide Customer Service.
- ▷ Conducts hospital Pre-Certification Review.
- ▷ Case Management.
- ▷ PPO Network - **[www.Pacificare.com/ocppo](http://www.Pacificare.com/ocppo)**
- ▷ **365-day Claims Filing Limit.**

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## Premier Wellwise PPO

- ▶ \$300 Individual Deductible/ \$600 Family Deductible.
- ▶ \$1,000,000 Lifetime Maximum.
- ▶ Must use a Walgreens Health Initiatives, (WHI) retail pharmacy or the Caremark mail order program
- ▶ Will not be reimbursed for prescriptions filled at a non-WHI pharmacy—except when needed in an emergency
- ▶ Chiropractic coverage.

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## Premier Wellwise PPO

### ▶ Year-End Wellness Incentive:

- Annual rebate (taxable) for non-use of plan.
- \$200/ee only, \$400/ee+1, \$500/family.
- \$50 non-smoker award (employee only).
- Suggest that plan members hold claims until deductible is satisfied to compare with rebate.
- Use of Walgreens (WHI) card will make you ineligible for rebate.

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## Premier Sharewell PPO

- ▶ **\$5,000** family deductible.
- ▶ An Option or Alternative for employees with other comprehensive coverage.
- ▶ Chiropractic coverage.
- ▶ Credit instead of deduction.
- ▶ **Special Note** - No plan changes allowed during the year even if coverage under your other plan is lost during the year.
- ▶ Can add/drop dependent with a qualified life event.

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## PPO Plan Preventive Care

- ▶ 100% coverage, no deductible, no yearly maximum for children through age 18 must use In-Network provider.
- ▶ 100% coverage, no deductible, \$250 a year maximum for adults age 19 and over must use an In-Network provider.
- ▶ Limited Preventive Care Benefits – the 100% benefit up to a total of \$250 will apply first.
- ▶ Newborn hospital charges covered at 90% in-network, 80% out of network.
- ▶ **Read your Benefits Enrollment Guide for detailed benefit description.**

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## Prescription Drug Program

- ▶ Walgreens Health Initiatives, (WHI) Prescription Drug Program offered under the Premier Wellwise PPO Plan:
  - pay 20% of discounted price no annual deductible.
  - mail order drug program (maintenance Rx) (greater than 30 days).
  - Advantage 90 Plan – obtain a 90-day supply of medications at select retail locations.
- ▶ Premier Sharewell Plan must submit claims through PacifiCare Health Plan Administrators for reimbursement.

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Walgreens Health Initiatives - Mywhi - Pharmacy Locator - Microsoft Internet Explorer

File Edit View Favorites Tools Help

Back Forward Stop Reload Home Search Favorites Media RSS Print Mail

Address <https://www.walgreenshealth.com/whc/pbm/jsp/search-pharmacy.jsp> Go

**Walgreens Health Initiatives**

**Please Sign In ▼**

New Member? [Register Now](#)

**User Name**

**Password**

[Forgot your password?](#) **ENTER**

**Member Services**

- Check Drug Coverage/Copay
- Check Eligibility
- Search the Formulary
- Download Formulary
- Locate a Nearby Pharmacy

**Prescription Benefit Services**

**Mail Service Pharmacy**

**Specialty Pharmacy**

**Home Care Services**

**Pharmacy Locator** [Help Me](#)

To find a participating pharmacy, please enter the six-digit RxGrp number (found on your ID card) and your ZIP code or city and state.

**Six-digit RxGrp Number**

— and —

**Zip Code:**  **or** **City:**  **State:**

**Find Pharmacies** **Clear Form**

Internet



## HMO Plan Features

- ▶ Managed Care Programs.
- ▶ Preventative, Diagnostic & Comprehensive Major Medical Coverage Included.
- ▶ Minimal Co-payments for Health Services and Prescriptions.
- ▶ No Claim Forms to file.
- ▶ No Annual Deductibles to Satisfy.
- ▶ No Lifetime Maximums.

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## HMO Plan Features

- ▶ Know Your HMO Plan and Work within HMO Plan when Obtaining Health Services:
  - Physician Selection.
  - Referrals to Specialist.
  - Must use Plan hospitals.
- ▶ When Obtaining Urgent or Emergency Care Outside of Service Area:
  - ➔ Must contact HMO immediately (actual timeframe determined by HMO); otherwise health services may not be covered.

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## CIGNA HMO

- ▶ CIGNA has contractual arrangements with medical groups, private practice physicians and hospitals.
- ▶ \$15 co-payment for office visits.
- ▶ Prescription co-pays:
  - ▷ \$10 for generic drugs
  - ▷ \$15 for brand-name drugs
  - ▷ Mail-order drug program (maintenance Rx).
- ▶ Limited vision plan through Vision Service Plan.
- ▶ Read the Benefits Enrollment Guide for more information.

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## Kaiser HMO

- ▶ Health facilities are Kaiser-owned and physicians and specialist are Kaiser employees.
- ▶ \$15 co-payment for office visits.
- ▶ Prescription co-pays:
  - ▷ \$10 for generic drugs
  - ▷ \$15 for brand-name drugs
  - ▷ Mail-order drug program (maintenance Rx).
- ▶ Limited vision plan through Kaiser.
- ▶ Read the Benefits Enrollment Guide for more information

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## HMO Chiropractic Care

- ▶ Provided by CIGNA and Kaiser through American Specialty Health Plans (ASHP).\*
- ▶ Over 1,800 Credentialed Chiropractors.
- ▶ Call the ASHP Provider directly to schedule an appointment. Must go to an authorized provider for services to be paid.
- ▶ \$15 co-pay per visit, up to 30 visits per year.
- ▶ For chiropractor directory call 1-800-678-9133 or visit the ASHP website at [www.ashcompanies.com](http://www.ashcompanies.com)
- ▶ Craft & Plant employees not eligible for chiropractic benefits



## Health Plan ID Cards

- ▶ Combined PPO/Walgreens I.D. Card issued by PacifiCare (Cards issued in subscriber's name)
- ▶ HMO ID cards will be issued directly from the HMO selected.
- ▶ New Health Plan ID cards will be sent within 30 days from the date you receive your Confirmation Statement.
- ▶ Your health ID card contains important information and telephone numbers.

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## Dependent Eligibility

- ▶ Legal Spouse.
- ▶ Domestic Partner
- ▶ Children through age 18.
- ▶ Full-Time Students must carry 12 units and be age 19 through 22 (ineligible at age 23).
- ▶ Incapacitated children (enrolled prior to 19th birthday).
- ▶ Children of Adoptions and Legal Custody Awards.
- ▶ Parents **and** grandparents are ineligible.

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## Dependent Eligibility

- ▶ It is your responsibility to notify the Benefits Center within 30 days when a dependent becomes eligible or ineligible for coverage.
- ▶ Dependents, when terminated, will be able to continue coverage under the Consolidated Omnibus Budget Reconciliation Act (COBRA). Some exceptions for Domestic Partners.

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# County Employee Married To County Employee (EME)

- ▶ County pays 100% of health plan premiums for those married employees enrolled in the same plan. One spouse must be subscriber, while the other enrolls as a dependent.
- ▶ Required to complete EME form.
- ▶ May enroll in separate health plans- dependents premiums will apply.
- ▶ Marital status change, falling off payroll or part time status will make employees ineligible for EME.
- ▶ All transactions related to EME go through Benefits Specialist

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# Adding or Dropping Dependents During the Plan Year

## ▶ Qualifying Status Change Event Only:

- Marriage/Divorce
- Birth/Adoption
- Newly Established Domestic Partnership
- Commencement or Termination of Spouse's Coverage
- Dependent No Longer Eligible under Plan Guidelines

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## Changes Not Allowed During Plan Year

- ▶ Cannot change Health Plans during the Plan Year for Any Reason - Health Plan contracts do not allow.
- ▶ Cannot Change Plans when:
  - Participant of Premier Sharewell PPO Plan lose the other coverage they had when first enrolling.
  - Your HMO physician terminates contract with health plan (CIGNA or Kaiser).

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## Annual Open Enrollment

- ▶ Only time of the year Plan Changes can be made.
- ▶ Pre-existing condition exclusions are waived for PPO plans.
- ▶ Held in the fall each year.
- ▶ Changes made are effective January 1st of following year

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## Before Tax Deductions

- ▶ The following deductions are taken on a before-tax basis, which means you pay less income taxes and have more take-home pay:
- ▶ Health care premiums
- ▶ The 1% Retiree Medical Insurance Program contributions
- ▶ If you do not want the tax advantage of before-tax deductions, you'll need to call the Benefits Resource Line to elect after-tax deductions.

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## Retiree Medical Insurance Program

- ▶ Designed to assist in the cost of health plan coverage as a County retiree.
- ▶ Eligibility: 10-years of County service and age 50.
- ▶ Provides a Grant based on years of service to a maximum of 25 years.
- ▶ If you terminate employment and do not meet eligibility requirements you will be eligible for a taxable cash lump sum benefit.
- ▶ Eligibility Workers are not eligible for this program.
- ▶ There are no guarantees that this program will continue in the future.

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## Important Dates for Health Insurance Coverage

- ▶ Health Benefits Effective Date - First day of the month following 30 days from the date of hire.
- ▶ Will receive a Confirmation Statement mailed to your home shortly after you have made your elections.
- ▶ You will have 10 business days from the date of your statement to correct errors to the elections you made to your benefits coverage.
- ▶ Call the Benefits Resource Line at 1-866-325-2345 and speak to a Benefits Specialist.
- ▶ Will default to Premier Wellwise Plan - employee only coverage if enrollment process is not completed.
- ▶ Part-time employees will default to Premier Sharewell Plan – employee only coverage if enrollment process is not completed.

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## Leave of Absence & Health Insurance Coverage

- ▶ When you are on a leave of absence and off payroll, you will be responsible for the full premium (County and employee share) to continue health insurance coverage.
- ▶ After your agency codes you on a leave of absence, you will be sent a Leave of Absence package in the mail that provides you the information and options to choose from.
- ▶ Only Exception - Family Medical Leave (check with agency HR Representative).

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## Dependent Care Reimbursement Account (DCRA)

- ▶ Option for employees who pay for child or elder care.
- ▶ May allocate before-tax salary to pay for eligible day care expenses.
- ▶ Contributions taken out of paycheck.
- ▶ To determine if this plan is the best choice for you, we recommend that you consult with a tax advisor prior to enrollment.

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## Health Care Reimbursement Account (HCRA)

- ▶ Option for employees to allocate before-tax salary to pay for eligible medical, dental or vision expenses not covered or only partially covered by your health plans.
- ▶ Contributions taken out of paycheck.
- ▶ Because of tax consequences, recommend that you consult with a tax advisor prior to enrollment.
- ▶ **Court employees and Eligibility Workers employees are not eligible for this benefit.**

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## DCRA/HCRA

- ▶ For additional information about both of these programs:
  - ▷ Refer to the Benefits Center Website or call the Benefits Resource Line.
  - ▷ For a detailed list of eligible and ineligible expenses, you may call the IRS at 1-800-829-3576 or visit the IRS web site at [www.irs.gov](http://www.irs.gov).
  - ▷ Consult a qualified tax advisor.



## Employee Assistance Program (EAP)

- ▶ Available through Employee Support Systems Co. (ESSCO) - no cost to employee.
- ▶ Referrals to professional counselors for assistance w/legal, family issues, childcare and other referrals – confidential.
- ▶ Available 24 hrs / 7 days a week. Call 1-800-221-0945 to schedule an appointment.
- ▶ Available to all members of household.
- ▶ If additional counseling is required, will either coordinate with health plan when services are covered or to discounted program.

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## Other Benefits

- ▶ Dental, Life Insurance, Vision and Disability Insurance.
- ▶ Based on your Bargaining Unit.
- ▶ Talk to your Supervisor or contact your HR Representative.

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## Important Reminder

### Change in Home Address:

- ▶ Please contact your Human Resources and/or Payroll Representative within your agency to submit a correct change of address for future information.
- ▶ If the Benefits Center does not have your current address, you will not be receiving any important benefits information that would be sent to your home address.
- ▶ You can visit the County of Orange Employee Benefits Website at: [www.oc.ca.gov/hr/employeebenefits](http://www.oc.ca.gov/hr/employeebenefits) and view a PDF version of the 2006 Benefits Enrollment Guide for employees.





## Your Responsibility

- ▶ Carefully review ALL the information.
- ▶ Understand all plan provisions, limitations and exclusions before enrolling - this avoids surprises later.
- ▶ Request additional information to help assist you in your decision (ie: plan documents) by logging on to the Benefits Center Website or calling the Benefits Resource Line.
- ▶ Make your elections to avoid default.

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## Resources To Help In Your Health Plan Decisions:

▶ **For PPO Benefit Information contact:**

▶ PacifiCare Health Plan Administrators 1-800-908-9185

▶ **For Preferred Providers/Hospitals contact:**

▶ PacifiCare Signature Options 1-800-908-9185

▶ **For Prescription Drug Information contact:**

▶ Walgreens Health Initiatives 1-800-573-3583

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## Additional Resources:

▶ **For HMO Benefit Information contact:**

- ▶ CIGNA Customer Service 1-800-244-6224
- ▶ Vision Service Plan 1-800-877-7195
- ▶ Kaiser Customer Service 1-800-464-4000
- ▶ ASHP (Chiropractic) 1-800-678-9133

▶ **457 Defined Contribution Program**

- ▶ Great West Retirement Services 1-866-457-2254



## County of Orange Benefits Center

- ▶ **Benefits Resource Line:**
- ▶ **Toll Free Phone: 1-866-325-2345**
- ▶ **FAX: 1-973-837-3330**
- ▶ **Website: [www.benefitsweb.com/countyoforange.html](http://www.benefitsweb.com/countyoforange.html)**
- ▶ **Mailing address:**  
**PO BOX 436**  
**Little Falls, NJ 07424**



## 457 Defined Contribution Plan

- ▶ Voluntary supplemental Retirement Savings Program (It is not OCERS, but in addition to it).
- ▶ Administered by Great West Retirement Services.
- ▶ Convenient before-tax payroll deductions.
- ▶ Employee contributions only.
- ▶ Can stop or start at any time.
- ▶ Wide range of investment options.
- ▶ **[www.countyoforangedcplan.com](http://www.countyoforangedcplan.com)**

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*The County of Orange* | **Employee Benefits**

# Any Questions?

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